



PATENT
Atty Docket No. 59472
Express Mail Label No. EV173933195US

PH
#3
3/19/03

UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Stephen M. Weeks
Serial No.: 10/064,228
Filed: June 21, 2002
For: Conditional Fee Ownership Home
Financing System and Business
Method

Group No. 2164
Examiner: Not Yet Assigned
Conf. No. 4481

Box Non-Fee
Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

It is desired to cite for the record in this application the enclosed document listed on the attached copy of PTO Form 1449. In Sections I-IV, below, the paragraph(s) marked with an "x" in the requisite space are applicable to this Information Disclosure Statement.

I. REQUEST FOR CONSIDERATION

[] (a) The enclosed Information Disclosure Statement is being filed within three months of the filing date or within three months of the entry of the national stage of the above

RECEIVED
MAR 11 2003
GROUP 3600

CERTIFICATE OF MAILING

I hereby certify that, on the date shown below, this correspondence is being

- ☒ deposited with the United States Postal Service in an envelope addressed to Box Non-Fee, Commissioner for Patents, Washington, D.C. 20231

MAILING

- ☐ 37 C.F.R. §1.8
as first class mail.

- ☒ 37 C.F.R. §1.10
as "Express Mail Post Office to Addressee"
EXPRESS MAIL NO. EV173933195US.

FACSIMILE TRANSMISSION

- ☐ transmitted by facsimile to the Patent and Trademark Office.

Cheryl R. Couzens
Name of Depositor

Signature

Cheryl R. Couzens

Date

3.3.03

identified application. Accordingly, applicant(s) believe(s) that no fee or certification is required.

☒ (b) **Applicant(s) believe(s) the enclosed Information Disclosure Statement is entitled to the benefit of 37 CFR §1.97 (b) (3) as it is being filed before the mailing of the first Office Action on the merits. Accordingly, applicant(s) believe(s) that no fee or certification is required.**

☐ (c) Applicant(s) believe(s) the enclosed Information Disclosure Statement is entitled to the benefit of 37 CFR §1.97 (b) (4) as it is being submitted before the mailing of an Office Action after the filing of a request for continued examination under 37 CFR §1.114. Accordingly, applicant(s) believe(s) that no fee for certification is required.

☐ (d) Pursuant to 37 CFR §1.97(c), the enclosed Information Disclosure Statement is being filed before the mailing date of a final action or a notice of allowance and is accompanied by:

- ☐ a certification under 37 CFR §1.97(e); or
- ☐ the fee set forth in 37 CFR §1.17 (p);
- ☐ a check for this fee is enclosed herewith; or
- ☐ please charge this fee to Deposit Account No. 50-1662.

II. PETITION UNDER 37 CFR 1.97 (d)

☐ a) Pursuant to 37 CFR §1.97 (d), applicant(s) hereby petition(s) the Commissioner to consider the attached Information Disclosure Statement. Applicant(s) state(s) that the issue fee has not been paid and that a certification under 37 CFR §1.97 (e) is provided herein, along with the petition fee of \$130.00 required under 37 CFR §1.17 (i) (1);

- ☐ a check for this petition fee is enclosed herewith;
- ☐ please charge this petition fee to Deposit Account No. 50-1662;

and

b) The information disclosure fee of \$200.00 required by 37 CFR §1.17 (p) is believed to be due, and

- ☐ a check for this fee is enclosed herewith; or
- ☐ please charge this fee to Deposit Account No. 50-1662.

III. CERTIFICATION UNDER 37 CFR §1.97 (e) (1)

☐ The undersigned hereby certifies that each item of information contained in the attached Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application mailed not more than three months prior to the filing of this statement. Art was cited in ___ mailed ___ in the ___ No. ___ corresponding to ___, filed ___.

☐ A copy of the search report by the ___ is enclosed herewith.

IV. CERTIFICATION UNDER 37 CFR §1.97 (e) (2)

☐ The undersigned hereby certifies that no item of information contained in the attached Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the undersigned, after making reasonable inquiry, was known to any individual having a duty of disclosure as set forth in 37 CFR §1.56 (c) more than three months prior to the filing of this statement.

The filing of this Information Disclosure Statement is not a representation by the undersigned as to personal knowledge of the contents of every word or phrase of the material enclosed or that reliance on other suitably trained professionals has not been made.

If a search report of a governmental or international or regional bureau searching agency is enclosed identifying the nature of the relevance of each document, such a designation is deemed to satisfy 37 CFR §1.98(a) (3) even if in a foreign language, since the few terms of relevance therein are deemed of universal cognizance. However, applicant does not necessarily adopt the position reflected by that report.

The information herein cited is only in fulfillment of Applicant's(s') duty of candor in disclosing all information brought to Applicant's(s') attention. This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art". If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicant(s) reserve(s) the right to present to the U.S. Patent and Trademark Office the relevant facts and law regarding the appropriate status of such documents.

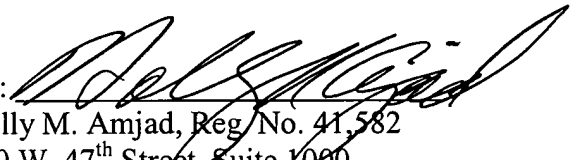
Applicant(s) further reserve(s) the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

The Commissioner is hereby authorized to charge payment of any additional fees associated with this communication or credit any overpayment to Deposit Account No. 50-1662.

Respectfully submitted,

POLSINELLI SHALTON & WELTE, P.C.

Date: 3/3/03

By: 
Holly M. Amjad, Reg. No. 41,582
700 W. 47th Street, Suite 1000
Kansas City, Missouri 64112
Tel: (816) 360-4299
Fax: (816) 753-1536
Attorney for Applicant

28519 / 59472
HMAMJ 991685



03-04-03

2164

PATENT

Atty Docket No. 59472

Express Mail Label No. EV173933195US

UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Stephen M. Weeks
Serial No.: 10/064,228
Filed: June 21, 2002
For: Conditional Fee Ownership Home
Financing System and Business
Method

Group No. 2164
Examiner: Not Yet Assigned
Conf. No. 4481

Box Non-Fee
Commissioner for Patents
Washington, D.C. 20231

TRANSMITTAL

RECEIVED
MAR 11 2003
GROUP 3600

Dear Sir:

Attached hereto and transmitted herewith are the following:

- ☒ Information Disclosure Statement
- ☒ Information Disclosure Statement by Applicant
Form PTO/SB/08A (with a copy of U.S. Patent No. 6,345,262)
- ☒ Certificate of Mailing by Express Mail
- ☒ Stamped, Pre-Addressed Postcard

If any fees might be due in connection with this petition, the Commissioner is authorized to charge any such fees against our Deposit Account No. 50-1662. A duplicate copy of this transmittal is attached.

CERTIFICATE OF MAILING

I hereby certify that, on the date shown below, this correspondence is being

- ☒ deposited with the United States Postal Service in an envelope addressed to Box Non-Fee, Commissioner for Patents, Washington, D.C. 20231

MAILING

- ☐ 37 C.F.R. §1.8
as first class mail.

- ☒ 37 C.F.R. §1.10
as "Express Mail Post Office to Addressee"
EXPRESS MAIL NO. EV173933195US.

FACSIMILE TRANSMISSION

- ☐ transmitted by facsimile to the Patent and Trademark Office.

Cheryl R. Couzens
Name of Depositor

Signature

Date

3.3.03


PATENT

Atty Docket No. 59472

Express Mail Label No. EV173933195US

Respectfully submitted,

POLSINELLI SHALTON & WELTE, P.C.



Holly M. Amjad, Reg. No. 41,582

700 W. 42nd Street, Suite 1000

Kansas City, Missouri 64112

Tel: (816) 360-4299

Fax: (816) 753-1536

Attorney for Applicant

28519 / 59472
HMAMJ 991681